# CENTERS FOR MEDICARE & MEDICAID SERVICES OFFICE OF MINORITY HEALTH



# **Enrolling Minority Communities in the Marketplace**

# Marketplace Open Enrollment Ends March 31. Get Enrolled Now!

## Message from CMS OMH

#### Getting health insurance is important. Sign up by March 31, 2014!

If you are currently uninsured, it is important to get covered. Life is full of unexpected situations, and urgent or serious health problems can happen to anyone. Having health insurance can help you pay less for the services you need in these situations, and increases the likelihood that health conditions are caught early when they have a better chance of being treated.

Enrolling in coverage is easier than ever through the Marketplace, and most people will be eligible to receive financial assistance to help make coverage more affordable. But time is running out! The **last day enroll in a plan through the Marketplace Monday, March 31, 2014**. After that, most Americans will not be allowed to sign up for coverage through the Marketplace before the next enrollment period at the end of the year. Individuals with a "qualifying event," such as the birth of a child, a divorce, or a job loss will be eligible for to get health insurance before the next enrollment period, and individuals who are eligible for Medicaid will continue to be able to enroll at any point during the year.

Join the millions of Americans who have enrolled in a plan through the Marketplace, or learned they were eligible for Medicaid or CHIP. Visit <a href="www.healthcare.gov">www.healthcare.gov</a> or <a href="cuidadodesalud.gov">cuidadodesalud.gov</a> today to get started!

## Did you know?

- Open enrollment for the Marketplace ends March 31, 2014—just a few days away!
- There are several ways to enroll in the Health Insurance Marketplace:
  - o Visit HealthCare.gov.
  - Call 1-800-318-2596, available 24 hours a day, 7 days a week. Help is available in 150

- languages. TTY users should call 1-855-889-4325.
- Get free, local, in-person assistance. Find a trained individual near you at https://localhelp.healthcare.gov.
- Through the Marketplace, you can see what your premium, deductible, and other out-of-pocket costs will be before you decide to enroll. You also can see if you are eligible for a free premium plan, a tax credit that lowers your monthly premiums right away, or for Medicaid and CHIP.
- If you enroll between March 16 and March 31, 2014, your coverage starts on May 1.

#### **Marketplace Application Checklist**

To apply for coverage in the Health Insurance Marketplace, you will need to provide some information about yourself. If you choose to apply for help paying coverage, you will need to provide additional information about yourself and your household, including income, any insurance you currently have, and some additional items. Use the checklist below to help you gather information that will be useful to have when you apply for coverage.

- Social Security Numbers (or document numbers for legal immigrants). To obtain a replacement card, please visit <a href="www.ssa.gov/ssnumber">www.ssa.gov/ssnumber</a>, call 1–800–772–1213, or visit your local office, which can be found at <a href="https://secure.ssa.gov/ICON/main.jsp">https://secure.ssa.gov/ICON/main.jsp</a>. If you or a member of your household is an immigrant, you may use the documents listed at <a href="https://www.healthcare.gov/help/immigration-document-types/">https://www.healthcare.gov/help/immigration-document-types/</a> to show your immigrations status.
- Employer and income information for every member of your household (for example, from pay stubs or W-2 forms—Wage and Tax Statements). To obtain a replacement W-2 from the Internal Revenue Service, you can either call 1–800–829–1040 or complete and submit a transcript request form for your W-2 from at <a href="www.irs.gov/pub/irs-pdf/f4506t.pdf">www.irs.gov/pub/irs-pdf/f4506t.pdf</a>.
- A completed Employer Coverage Tool (see page 2 of this checklist, <u>www.healthcare.gov/downloads/MarketplaceApp\_Checklist\_Generic.pdf</u>) for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form for coverage you are eligible for, even if you are enrolled in that coverage)

## We're here to help.

- If you have a question about the Health Insurance Marketplace, call **1–800–318–2596,** 24 hours a day, 7 days a week. Help is **available in 150 languages.** TTY users should call **1–855–889–4325**.
- Online chat is also available 24/7 by visiting <a href="HealthCare.gov">HealthCare.gov</a>. Look for the "Connect With Us" box on the lower right hand corner of the page. Select "Questions?" and then select "Start Live Chat." You can also chat in Spanish by visiting <a href="CuidadoDeSalud.gov">CuidadoDeSalud.gov</a>. You'll be connected to a customer service representative who can answer your questions.
- Navigators and other in-person help: Visit <u>localhelp.healthcare.gov</u> to find help in your area.
- To contact the CMS Office of Minority Health, please e-mail omh@cms.hhs.gov.